



School Administrative Unit #28 Windham & Pelham School Districts

Medical Benefit Q & A

Q. Does COMP\$100 cover more services than BlueChoice or Matthew Thornton?

A. No, COMP\$100 does not cover more services than BlueChoice or Matthew Thornton. In fact, BlueChoice and Matthew Thornton have a routine vision care benefit that C100 does not have.

Q. Can I see a Massachusetts specialist if I have BlueChoice or Matthew Thornton?

A. Yes, if your Primary Care Provider refers you to a specialist in Massachusetts, it is covered at the highest level. If you seek services from a Massachusetts specialist without receiving a referral from your Primary Care Provider, it would be covered under Option 3 for the BlueChoice plan and would not be covered under the Matthew Thornton plan.

Q. Do I have to be enrolled in COMP\$100 if I have a child in college outside of NH?

A. No, if your child needs to seek medical attention for an issue that is unforeseen (i.e. strep throat, flu), they would access care and follow up with a call to their Primary Care Provider in the network to be sure that any and all follow up is arranged. In these instances where an individual accesses care for unforeseen accidents and/or illnesses, care is covered at the highest level of benefits. These guidelines also apply if you are simply traveling outside of the NH service area.

Q. What is the main difference between COMP\$100, BlueChoice, and Matthew Thornton?

A. The major difference is that with COMP\$100, you do not need to select a Primary Care Provider (PCP) from the network. You can go where you want, when you want. With BlueChoice, you would want to select a PCP from the network. You can still go wherever you want, whenever you want but you will pay increased out-of-pocket costs if you access care without a referral from your PCP. With Matthew Thornton, you must choose a PCP from the network and have that provider either provide or refer all of your care for it to be covered. The exception to the previous statement is for routine OB/GYN care, Chiropractic Care, and routine Vision Care. You would not need a referral for these areas but you must see a Matthew Thornton provider. For Behavioral Health and Substance Abuse Care, you must arrange your care through the Behavioral Health Administrator.

Q. When is open enrollment?

A. Open enrollment is July 1st of every year.

Q. How long can my child stay on my medical and/or dental plan?

A. A dependent can remain on your medical and/or dental plan up to age 26 provided that they are:

- Under age 26
- Unmarried
- Not covered under any other health plan
- A resident of New Hampshire **or** enrolled at an out-of-state public or private institution of higher education. HB 790 does not require full-time student status for dependent children.

Please note that if the dependent is a non-tax qualified dependent, there may be tax implications to you as the employee.